

# Consumer Information Catalog

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# In this issue...

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**Employment** 

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**Housing** 

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**Small Business** 

**Travel** 



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# education

Civil War at a Glance. 1256. \$2.00 This full-color map illustrates & describes major Civil War battle campaigns. 1 p. 1995. DOI.

For Servicemembers: Tackling Student Loan Debt. 6173. Free You have options for lowering your interest rate, reducing your payments now and possibly qualifying for loan forgiveness later. 2 pp. 2014. CFPB.

How to Become President of the United States Poster. 6099. Free Use this colorful and informative Kids.gov poster (22x34in) to help kids understand the process of becoming the president. 1 p. 2012. FCIC.

National Standards in K-12 Personal Finance Education. **6062. Free** Describes financial choices children should be able to make at various ages. 44 pp. 2007.TREA.

Saving and Investing for Students. 6091. Free Helps students start on a long-term financial plan. Explains kinds of financial products, realities of risk. 32 pp. 2011. SEC.

Smart Saving for College: Better Buy Degrees. **5823. Free** Covers 529 Plans, Coverdell Ed. Savings Accts, Savings Bonds. 27 pp. 2013. SEC. (en español. 8301)

# employment

Job Dislocation: Making Smart Financial Choices after a Job Loss. 6087. Free Tips on how to keep finances on track, manage benefits and avoid fraud. 6 pp. 2013. FCIC. (en español. 8280)

Résumés, Applications, and Cover Letters. 1207. \$2.75 Guides help you prepare a cover letter, résumé. 12 pp. 2009. DOL.

# food

Food Safety at Home. 5954. Free Clean, cook, keep apart, chill: Follow these rules to keep food from spoiling and getting people sick. 2 pp. 2012. FDA. (en español. 2016)

Food Safety for Pregnant Women. 6177. Free Pregnant women, unborn babies are particularly susceptible to foodborne illnesses, due to hormonal changes and baby's underdeveloped immune system. Learn how to avoid and detect them. 20 pp. 2011. FDA.

# health

5 Things to Know About Breast Implants. 6134. Free Discusses risks, researching products, talking with your surgeon, monitoring implants for potential problems. 2 pp. 2013. FDA.

<u>Cosmetics.</u> **5927. Free** Provides guidelines for using cosmetics safely. 2 pp. 2013. FDA. (en español. 2010)

Health Scams. 6071. Free Learn to recognize scams before you get taken. Includes examples of typical health scams. 4 pp. 2010. FDA. (en español. 8254)

Mammograms. **5874.** Free A mammogram is a safe, low-dose breast x-ray and still the best tool to detect breast cancer early. 2 pp. 2013. FDA. (en español. 2029)

Sunscreens and Tanning. 5969. Free Spending time in the sun is fun but can cause skin cancer, sunburn, wrinkling. Find out how to protect yourself as you enjoy the sun. 2 pp. 2013. FDA. (en español. 2037)

Tattoos and Permanent Make-Up. **5861. Free** Describes types of tattoos, risks in getting one, costs & approaches to removing one. 2 pp. 2013. FDA. (en español. 2038)

Women in Clinical Trials. **5871.** Free Studies using human volunteers help us learn more about the human body and the many diseases that attack it. 2 pp. 2013. FDA. (en español. 2008)

#### drugs & health aids

Contact Lens Care. **5872.** Free Tips to keep eyes safe, comfortable while wearing contacts. 4 pp. 2013. FDA. (en español. 2009)



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<u>Dietary Supplements.</u> **5801. Free** Questions to ask, risks to know before taking them. 2 pp. 2013. FDA. (en español. 2013)

Medicine and Pregnancy. **5877.** Free You still can use many medicines when you are pregnant or nursing. Use this guide and talk to your doctor, nurse, or pharmacist about keeping yourself well and your baby safe. 2 pp. 2012. FDA.

Menopause & Hormones: Questions to Ask Your Doctor. **5792. Free** Questions to ask your doctor about hormone therapy for help with menopause. 2 pp. 2014. FDA. (en español. **5793**)

Menopause—Medicines to Help You. **6000. Free** Learn about the three types of hormone replacement therapy and their side effects. 10 pp. 2013. FDA.

My Medicines. 6078. Free Easy-to-follow guide with questions to ask your doctor and a chart to keep track of your medications. 6 pp. 2010. FDA. (en español. 8262)

<u>Use Medicines Wisely.</u> **5878.** Free Simple tips to follow when taking medications, including questions to ask and the importance of reading labels and keeping track of all the medicines you take. 2 pp. 2013. FDA.

#### medical problems

HPV (Human Papillomavirus). 6002. Free Half of all sexually active people will get genital HPV. Find out about cervical cancer, other diseases caused by HPV. 2 pp. 2011. FDA. (en español. 2022)

Osteoporosis. **5968. Free** Lifestyle changes and medications can help slow the progression of this disease, which affects mainly women and causes weak bones that break easily. 2 pp. 2013. FDA.

<u>Sleep Problems.</u> **5955. Free** Discusses insomnia, snoring, sleep apnea and daytime sleepiness. Describes treatment options and tips for better sleep. 2 pp. 2013. FDA.

Women and HIV. 6003. Free Learn how the AIDS-causing virus affects women, how to prevent it. 2 pp. 2012. FDA. (en español. 2042)

# housing

#### financing & sales

Beware of Foreclosure Rescue and Loan Modification Scams. 6073. Free Describes common scams, signs, whom to contact. 2 pp. 2009. FDIC. (en español. 8260)

Considering a Reverse Mortgage? 6107. Free Important questions to ask when you talk to a housing counselor about your reverse mortgage options and alternatives. 4 pp. 2014. CFPB. (en español. 8333)

Have a Mortgage? What You Can Expect Under Federal Rules. 6162. Free Explains rules that protect you as you manage your mortgage, require lenders to give you accurate, prompt info. 11 pp. 2014. CFPB. (en español. 8369)

More About Mortgages. 6160. Free Discusses new mortgage rules aimed at preventing payment problems and home foreclosures, tips for mortage shoppers, social media and your bank. 8 pp. 2013. FDIC.

Need Help With Your Mortgage? Don't Get Scammed. 6143. Free Describes what mortgage relief scams are and offers tips on how to spot and avoid them. 5 pp. 2013. CFPB. (en español. 8353)

Shopping for a Mortgage? What You Can Expect Under Federal Rules. 6161. Free Explains rules that help make sure you get a mortgage loan you can afford. 18 pp. 2014. CFPB. (en español. 8370)

Take Control to Avoid Foreclosure—A Checklist for Consumers. 6163. Free Quick action steps for troubled borrowers to get help, explore options to avoid foreclosure. 1 p. 2014. CFPB. (en español. 8364)

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Tips for Homebuyers: Make the Most of the New CFPB Mortgage Rules. 6165. Free Explains new rules designed to keep fees low, give you good market price information and advice that is in your best interest. 1 p. 2014. CFPB. (en español. 8366)

#### home maintenance

Flood Preparation and Safety. 6064. Free What to do before & during a flood to protect possessions & stay safe. 6 pp. 2005. FEMA.

FloodSmart, Know Your Risk. **5762. Free** Property owners can buy flood insurance. Learn requirements. 14 pp. 2012. FEMA.

The Lead-Safe Certified Guide to Renovate Right. 1348. \$3.00 Lead-based paint, used in homes, buildings before 1978, can cause brain damage to kids under 6. Learn steps renovators must by law follow when painting, repairing. 14 pp. 2011. EPA.

# money

2014 Consumer Action Handbook. 5131. Free Get help with purchases, problems, complaints. Lists contacts at trade associations, government agencies, consumer organizations. 148 pp. 2014. FCIC. (en español. 8202)

Are Your Finances Ready for a Stressful Life Event? 6179. Free What to do for loved ones' sake to prepare financially in case of your sudden illness or death. How to handle a loved one's finances if you become money manager unexpectedly. 8 pp. 2014. FDIC.

CFPB Office of Servicemember Affairs. 6110. Free How the CFPB serves the unique challenges and financial education needs of military service members facing deployment, change of duty stations, and emergencies. 2 pp. 2013. CFPB. (en español. 8355)

Consumer Financial Protection Bureau— CFPB. 6105. Free How the Consumer Financial Protection Bureau empowers consumers through financial education, market supervision, and enforcement of financial protection laws. 2 pp. 2012. CFPB. (en español. 8319)

Financial Tips for Seniors. 6154. Free Quick tips for protecting your finances, avoiding scams, researching pros and cons of reverse mortgages, helping relatives while avoiding risks. 12 pp. 2013. FDIC.

For Young Adults and Teens: Quick Tips for Managing Your Money. 6121. Free Offers simple strategies and practical guidance for borrowing, saving, banking and avoiding scams. Discusses student and auto loans, credit cards, credit history, smartphone banking, tips for parents. 12 pp. 2012. FDIC.

Getting the Most From Your Bank Account. 6104. Free How to choose the right account for your everyday needs, things to consider before changing banks, the risks of adding others to your accounts, the differences between debit, credit and prepaid cards. 8 pp. 2012. FDIC.

Guide to Disability Income Insurance. 6042. Free How a disability can affect one's finances, sources of disability income, what insurance covers, what to look for in an insurance plan. 19 pp. 2009. USDA.

Guide to Long-Term Care Insurance. **5879.** Free Learn costs, limitations of insurance covering services for the chronically ill or disabled. 21 pp. 2013. USDA.

How to Submit A Complaint. 6137. Free How to submit a complaint to the CFPB about banks, credit cards, credit reporting, loans, money transfers. 5 pp. 2013. CFPB. (en español. 8349)

Managing Someone Else's Money: Help for Guardians of Property and Conservators. 6145. Free For when a court names you to manage money and property for someone who needs help. 25 pp. 2013. CFPB. (en español. 8381)

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Money Smart for Older Adults: Prevent Financial Exploitation. 6141. Free Large-print guide with information on common frauds, scams and other forms of elder financial exploitation. 55 pp. 2013. CFPB. (en español. 8383)

More Ways to Save at the Bank. 6172. Free Refinancing personal (car, student) loans, finding a free or low-cost checking account, keeping mortgage costs down. 8 pp. 2014. FDIC.

Practical Solutions for Protecting Your Money. 6127. Free FDIC deposit insurance categories, Q&As on billing errors, debit card fraud, credit reports & mortgages, how to stop a payment, latest tips on safe mobile banking. 8 pp. 2013. FDIC.

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Shop and Save at the Bank: A Buyers Guide to Finding the Right Loan, Credit Card or Deposit Account. 6096. Free Get the best mortgage, car loan, credit card, bank account. 8 pp. 2011. FDIC.

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You Have a Right to See Specialty Credit Reports. 6139. Free Specialty credit reporting companies are collecting data about you. You should get and review your free annual report! 1 p. 2013. CFPB. (en español. 8351)

Your Disaster Checklist. **6140. Free** A checklist to help you gather the financial information you'd need after an emergency. 4 pp. 2013. CFPB. (en español. 8352)

#### credit

Act Fast if You Can't Pay Your Credit Cards.

**6115.** Free Three steps to take when you don't have enough money to pay your credit card bill. How to avoid debt-counseling scams. 2 pp. 2012. CFPB. (en español. 8323)

Be in Charge of Your Credit Cards: Tips for Choosing and Using Them. 6169. Free Choosing and using cards wisely. Also, 10 ways to protect your personal info and your money, home equity line interest rates rising. 8 pp. 2014. FDIC.

Check Your Credit Report. 6106. Free Free ways to check your credit report to find/fix mistakes, update your information, and guard against identity theft. 2 pp. 2013. CFPB. (en español. 8331)

How to Find the Best Credit Card for You. 6138. Free Compare offers before applying for a credit card to get the best card for your needs. 4 pp. 2013. CFPB. (en español. 8350)

How to Stop Mystery Credit Card Fees. 6136. Free You may not be aware that add-on services are optional and cost more. Watch out for these extra fees. 1 p. 2013. CFPB. (en español. 8348)

#### investing & saving

A Guide for Seniors: Protect Yourself Against Investment Fraud. 6014. Free How to check out a sales pitch, signs of fraud, what to know about "senior" advisors. 18 pp. 2013. SEC. (en español. 8263)

Ask Questions: Questions You Should Ask About Your Investments. **5790.** Free What to ask about investment products, your broker's history, performance of investments. 16 pp. 2010. SEC. (en español. 8178)

Banking in a High-Tech World. 6147. Free Protecting credit and debit cards, what happens when criminals hack into online banking services, using technology to manage finances. 8 pp. 2013. FDIC.

Choosing a Financial Professional. 6174. Free Military members: Get tips on finding the right type of financial adviser for your needs, and choosing a competent and trustworthy one. 2 pp. 2014. CFPB.

#### Fighting Fraud 101: SmartTips for Investors.

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How the Securities Investor Protection Corporation Protects You. 5738. Free Learn how the the Securities Investor Protection Corporation works to return your assets if your brokerage firm goes bankrupt. 10 pp. 2014. SEC. (en español. 8214)

Know Your Financial Adviser. 6168. Free How to check out financial advisers before you trust them with your money. Many aren't the experts their title implies, many try to sell you things to earn commissions. 4 pp. 2014. CFPB. (en español. 8384)

Military Money 1-2-3: How to Pick a Bank Account. 6175. Free Follow these guidelines to find a military-friendly bank account that meets your needs and offers good rates. 2 pp. 2014. CFPB.

Mutual Funds: A Guide for Investors. 5783. Free How to compare funds, what to consider before buying, how to avoid pitfalls. 28 pp. 2010. SEC. (en español. 8282)

Saving and Investing: A Roadmap to Your Financial Security Through Saving and Investing. 5744. Free Tips, worksheets to calculate net worth, income, expenses. 27 pp. 2010. SEC. (en español. 8177)

Stopping Affinity Fraud in Your Community. 5945. Free Crooks infiltrate ethnic, religious,

other groups to work investment scams from within. They convince the leader that an investment is good. The leader encourages others to invest. Avoid these traps. 10 pp. 2014. SEC. (en español. 8179)

Your Insured Deposits. 5833. Free Tells which bank accounts qualify for federal deposit insurance coverage, how to have multiple accounts covered. 25 pp. 2011. FDIC. (en español. 8207)

#### retirement planning

My New Money Goal. 6153. Free A tool for identifying where your money goes now and mapping a path to meet financial goals. 4 pp. 2013. CFPB.

Pension Advance Products. 6176. Free Be wary of loans based on your pension or benefits payments. They may charge outrageous interest rates and in the case of veterans are often against the law. 2 pp. 2014. CFPB.

Savings Fitness: A Guide To Your Money and Your Financial Future. 5664. Free How to create a savings plan, prepare to retire. 44 pp. 2013. DOL. (en español. 8296)

Taking the Mystery Out of Retirement Planning. 5946. Free Worksheets to help vou figure out how much money you need to retire, how to make your funds last. 62 pp. 2012. DOL. (en español. 8299)

# small **business**

Building an Inclusive Workforce. 6070. Free Outlines advantages of hiring people with disabilities, gives four simple steps to help you accomplish this goal. 11 pp. 2013. DOL.

Minding Your Own Business: Banking Tips for Small Companies. 6100. Free Tips for small business owners: getting loans, paying for expenses, understanding your rights and responsibilities, guarding against fraud. 8 pp. 2011. FDIC.

## travel

Gettysburg National Military Park. 1333. \$13.00 It's the site of one of the most important battles in the American Civil War. Learn more with maps, photographs and a day-to-day history of the key battle that took place there. 64 pp. 1992. DOI.

National Park System: Map and Guide. 1116. \$3.00 This full-color map lists activities at more than 300 parks, monuments, and historic sites. 2 pp. 2011. DOI.

National Trails System: Map and Guide. 1262. \$3.00 Full-color map describes eight national scenic trails and nine national historic trails. 1 pp. 2010. DOI.

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